speculation. I will unfold my personal (and totally implausible) theory in due course but I am aware that this is a very respectable professional journal and I am charged with reviewing three reports on the Housing Benefit Scheme.

The first of these is Michael Hill's Working Paper entitled *Housing Benefit Implementation: From unified ideal to complex reality.* This comprises an extremely competent and informed account of the background debate on the unification of the different forms of housing support; the main features of the Housing Benefit Scheme; and the problems which have emerged during the two-stages of implementation. There is also a very brief concluding chapter and a summary of conclusions on points of substance.

The most important aspect of the Working Paper is the account of the problems which have occurred during the implementation of the scheme from the local authority's viewpoint. The account is rarely analytical however; other research has suggested, for example, that two key factors influencing the effectiveness of implementation during the early stages of the scheme were the political persuasion of the local authority and the organisational arrangements existing between housing and finance departments for processing rebates and allowances. The author perhaps had greater ambitions for the research than were actually realised and the report is interesting (for me at any rate) for illustrating some of the difficulties and shortcomings of conducting research in a complex area of social policy.

The second report covers much the same ground as Michael Hill's paper but from a different angle. It is entitled *Housing Benefit — the cost to the claimant* and is an unequivocal critique of the scheme by the National Association of Citizens Advice Bureaux. From its 900 "outlets" and its 800,000 enquiries per year NACAB is indeed well placed to bring together the first notable report on the experiences of consumers of the scheme and the resultant document is a pretty damning one. It is a short, campaigning report with a straightforward style. The main body of the text is interspersed with references to particular illustrative cases and this works extremely well in conveying the individual misery underlying the major shortcomings of the scheme. NACAB is in no doubt that the Scheme "is clearly inequitable and unworkable" and it goes on to argue that the government should invest in further research in order to ensure we have a "fully integrated and equitable scheme". But I am not sure the Government is listening and neither am I sure that we need further research.

What we have instead, of course, are the social security reviews and the third report has been prepared especially for the Housing Benefit review. It is called *Housing Benefit: the way forward* and is written by SHAC (The London Housing Aid Centre). The report elucidates simply what most people involved with the Scheme know already, that it comprises, "a unification of the administration, but not of the structure, of the dual system of means-tested housing assistance . . ." As a result, ". . . households with similar disposable incomes, requirements and housing costs can receive different amounts of housing benefit depending upon whether they are certificated or standard cases". After pointing out, contrary to what Mr. Norman Fowler says, that the scheme is much less generous than it was originally and the numbers in receipt of Housing Benefit have soared as a result of Government policies, SHAC suggests that the solution lies in a genuinely unified scheme with a simple, single taper for everyone and the "needs allowance" equivalent to Supplementary Benefit scale rates. Will the Review Committee accept this proposition? Well, we shall have to wait and see.

But, in the meantime, I am sure you are dying to hear my personal theory. It is as follows: that immediately prior to the War Cabinet meeting on 2 May 1982 Ministers had had a briefing on the complexities of the "new" Housing Benefit Scheme shortly to be unleashed on an unsuspecting public. Such was the confusion that even at the subsequent meeting the War Cabinet was unable to decide exactly whether the *General Belgrano* was coming or going . . .

RICK GROVES

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We are again publishing this index which has proved useful as a quick reference to a year's issues of the *Housing Review.* All articles and items are listed under broad subject headings, except book reviews which are listed separately at the end of the subject index. Reports of HCT functions are listed under that heading by the name of the function, but individual papers are listed also under their appropriate subject heading.

Allowing for changes of emphasis over the years the same broad analysis of subjects has been used since we started compiling this annual index, to make it easier for readers who wish to do so to compile a cumulative index. We realise the limitations of the system which rests on our subjective judgement. For the sake of brevity only a very few articles have been allocated to more than one subject heading and we think users will therefore find it helpful to read the headings to each section before seeking a particular item.

The Index of Authors includes all contributors of main articles and those whose abbreviated papers at seminars have been reported under their names.

The figures in heavy type denote the issue in which the item appeared, the figures in light type the page. (L) indicates a leading article; (N) an item in the Notes and Comment section and (SN) one in Shorter Notes; (R) indicates a report of a contribution at a HCT function, which may be a brief summary or comparatively full paper.

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